

Information to identify the case:

Debtor 1	<u>Bradley Leslie</u>	Social Security number or ITIN	xxx-xx-1773
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Susan Leslie</u>	Social Security number or ITIN	xxx-xx-9156
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-23484-JCM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bradley Leslie

Susan Leslie

1/5/24

By the court: John C. Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bradley Leslie
Susan Leslie
Debtors

Case No. 18-23484-JCM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 05, 2024

User: auto
Form ID: 318

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Bradley Leslie, Susan Leslie, 4100 Karla Drive, Butler, PA 16001-2804
aty	+ Stonecipher Law Firm, 125 First Avenue, Pittsburgh, PA 15222-1506
cr	ARMCO Credit Union, f/k/a Butler Armco Employees C, P.O. Box 1589, Butler, PA 16003-1589
14915333	+ Butler Memorial Hospital, P.O. Box 37171, Baltimore, MD 21297-3171
14908914	++ NEXTIER BANK, SPECIAL ASSETS, 245 PITTSBURGH RD, BUTLER PA 16001-3883 address filed with court:, Nextier Bank, P.O. Box 250, Evans City, PA 16033
14908913	Nationstar Mortgage, P.O. Box 199111, Dallas, TX 75219
15634596	+ Nextier Bank, Kris Wiles, PO Box 1237, Butler, PA 16003-1237
14908916	+ Property Boss, LLC, 5515 41st Avenue, Gary, IN 46408-2965

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Jan 06 2024 06:27:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Jan 06 2024 06:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 06 2024 02:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 06 2024 06:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 06 2024 02:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Jan 06 2024 02:46:00	FEDERAL HOME LOAN MORTGAGE CORPORATION, c/o Christopher Salamone, Esq., 130 Clinton Rd. #202, Fairfield, NJ 07004-2927
cr	+ Email/Text: amps@manleydeas.com	Jan 06 2024 02:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Manley Deas Kochalski, LLC, PO Box 165028, Columbus, OH 43216-5028
cr	^ MEBN	Jan 06 2024 01:30:41	SELECT PORTFOLIO SERVICING, INC, c/o KML Law Group, PC, 701 Market St. Ste. 5000, Philadelphia, PA 19106-1541
cr	+ Email/Text: RASEBN@raslg.com	Jan 06 2024 02:46:00	Select Portfolio Servicing, Inc., as servicing age,

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c/o Robertson Anschutz Schneid Crane & P,
10700 Abbott's Bridge Rd. Ste. 170, Duluth, GA
30097-8461

14915332	Email/Text: patientfinancialservices@butlerhealthsystem.org	Jan 06 2024 02:46:00	Butler Memorial Hospital, One Hospital Way, Butler, PA 16001
14908904	+ Email/Text: mmconnell@baecu.com	Jan 06 2024 02:47:00	Butler Armco Employees Credit Union, P.O. Box 1589, Butler, PA 16003-1589
15002569	Email/PDF: bncnotices@becket-lee.com	Jan 06 2024 04:04:25	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14908906	+ EDI: CITICORP	Jan 06 2024 06:27:00	Citicards/CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
14908907	+ EDI: WFNNB.COM	Jan 06 2024 06:27:00	Comenity Bank/Boscovs, P.O. Box 182120, Columbus, OH 43218-2120
14908908	+ EDI: WFNNB.COM	Jan 06 2024 06:27:00	Comenity Capital Bank, P.O. Box 182120, Columbus, OH 43218-2120
14908909	EDI: DISCOVER	Jan 06 2024 06:27:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850
14908910	EDI: DISCOVER	Jan 06 2024 06:27:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
14989185	EDI: DISCOVER	Jan 06 2024 06:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14908911	+ Email/Text: bankruptcydept@wyn.com	Jan 06 2024 02:47:00	Fairfields Resorts, Inc., 10750 W. Charleston Blvd., Las Vegas, NV 89135-1048
15636950	+ Email/Text: RASEBN@raslg.com	Jan 06 2024 02:46:00	Federal Home Loan Mortgage Corporation, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14908905	EDI: JPMORGANCHASE	Jan 06 2024 06:27:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
14908912	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 06 2024 02:46:00	Kohls/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
15160109	Email/PDF: resurgentbknofications@resurgent.com	Jan 06 2024 04:04:31	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15004827	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 06 2024 02:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attention: Bankruptcy Department, PO Box 619096, Dallas TX 75261-9096
14909293	+ EDI: RECOVERYCORP.COM	Jan 06 2024 06:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14908915	+ EDI: SYNC	Jan 06 2024 06:27:00	PayPal Credit, P.O. Box 71202, Charlotte, NC 28272-1202
14988814	EDI: Q3G.COM	Jan 06 2024 06:27:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14908917	+ EDI: SYNC	Jan 06 2024 06:27:00	SYNCB/Amazon, PLLC, P.O. Box 965036, Orlando, FL 32896-5036
14908918	+ EDI: SYNC	Jan 06 2024 06:27:00	SYNCB/American Eagle DC, P.O. Box 965005, Orlando, FL 32896-5005
14908919	+ EDI: SYNC	Jan 06 2024 06:27:00	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
14908920	+ EDI: SYNC	Jan 06 2024 06:27:00	SYNCB/Dicks DC, P.O. Box 965036, Orlando, FL 32896-5036
14908921	+ EDI: SYNC	Jan 06 2024 06:27:00	SYNCB/Score Rewards DC, P.O. Box 965005, Orlando, FL 32896-5005
14908922	+ EDI: SYNC		

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		Jan 06 2024 06:27:00	SYNCB/TJX CO, P.O. Box 965036, Orlando, FL 32896-5036
14908923	+ EDI: SYNC		
		Jan 06 2024 06:27:00	SYNCB/TJX COS DC, P.O. Box 965015, Orlando, FL 32896-5015
14908924	+ EDI: SYNC		
		Jan 06 2024 06:27:00	SYNCB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15029627	+ Email/Text: bncmail@w-legal.com		
		Jan 06 2024 02:47:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15600348	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Jan 06 2024 02:47:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15089839	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Jan 06 2024 02:47:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 841650250
15026762	+ EDI: AIS.COM		
		Jan 06 2024 06:27:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14908925	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Jan 06 2024 02:46:00	TBOM/ATLS/Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555
15003352	EDI: WFFC2		
		Jan 06 2024 06:27:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14908926	+ EDI: WFFC2		
		Jan 06 2024 06:27:00	Wells Fargo Card Services, P.O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Select Portfolio Servicing, Inc., c/o KML Law Group, PC, 701 Market St. Ste. 5000, Philadelphia, PA 19106-1541
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Brian Nicholas
on behalf of Creditor Select Portfolio Servicing Inc. bnicholas@kmlawgroup.com

Brian Nicholas
on behalf of Creditor SELECT PORTFOLIO SERVICING INC bnicholas@kmlawgroup.com

Charles Griffin Wohlrab
on behalf of Creditor Select Portfolio Servicing Inc., as servicing agent for Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com

George M Conway
on behalf of U.S. Trustee Office of the United States Trustee george.m.conway@usdoj.gov

Maria Miksich
on behalf of Creditor Select Portfolio Servicing Inc. mmiksich@kmlawgroup.com

Matthew F. Marshall
on behalf of Creditor ARMCO Credit Union f/k/a Butler Armco Employees Credit Union mmarshall@dmkcg.com, spavick@dmkcg.com

Michelle L. McGowan
on behalf of Creditor FEDERAL HOME LOAN MORTGAGE CORPORATION mimcgowan@raslg.com

Office of the United States Trustee
ustpreion03.pi.ecf@usdoj.gov

Ronald B. Roteman
on behalf of Attorney Stonecipher Law Firm rroteman@stonecipherlaw.com jdearment@stonecipherlaw.com

Ronald B. Roteman
on behalf of Debtor Bradley Leslie rroteman@stonecipherlaw.com jdearment@stonecipherlaw.com

Ronald B. Roteman
on behalf of Joint Debtor Susan Leslie rroteman@stonecipherlaw.com jdearment@stonecipherlaw.com

Rosemary C. Crawford
crawfordmcdonald@aol.com PA68@ecfbis.com

Stephen Russell Franks
on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com

TOTAL: 13